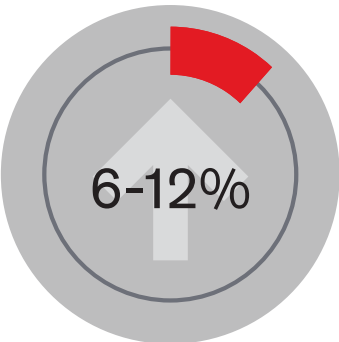


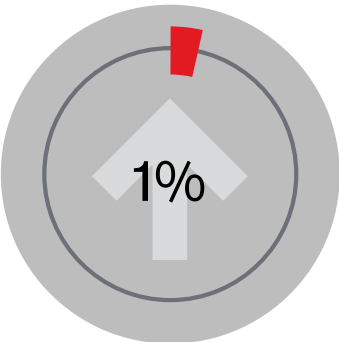


Group Life, LTD & Critical Illness Insurance Non-Evidence Limits / Overall Maximums 2016 Canada Industry Survey Trends

2014–2016

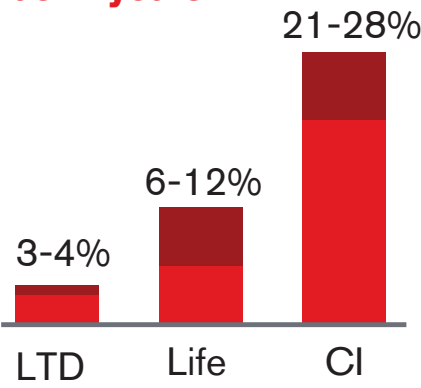


Group life NELs increased
(depending on face amount)

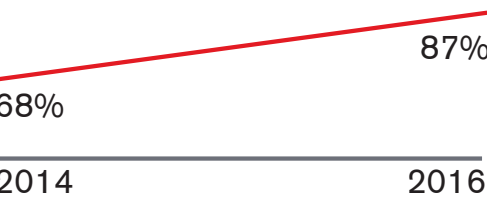


Overall maximums

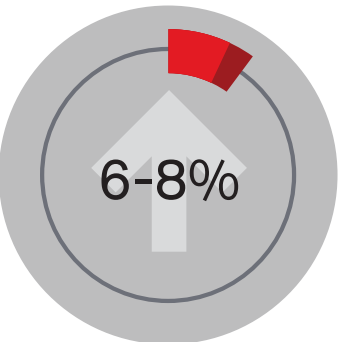
NEL increases in the last 2 years



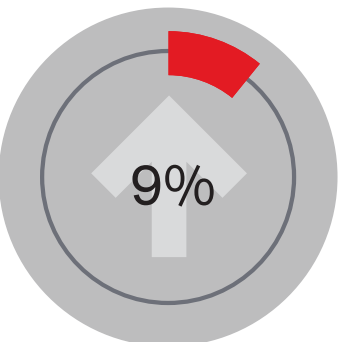
Percentage of participating carriers offering critical illness



Greatest increase in LTD overall maximums

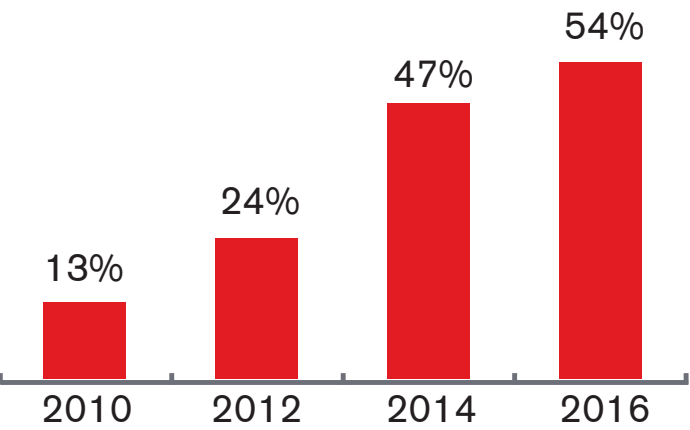


Groups ≤ 25 lives

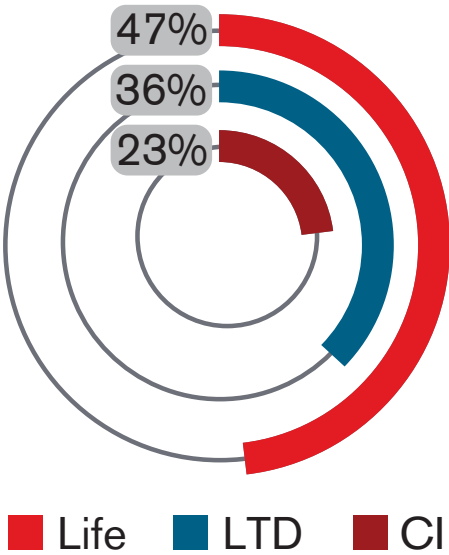


Groups ≥ 2,500 lives

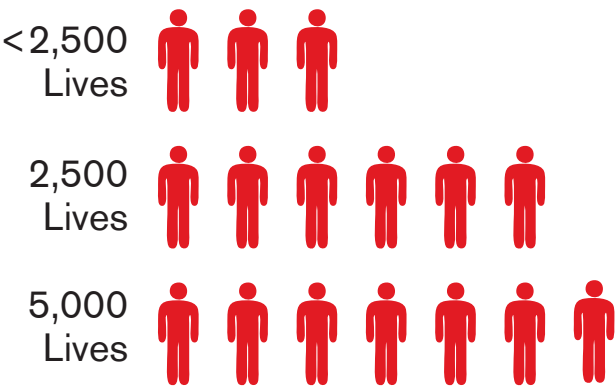
Percentage of carriers that offer optional CI on a non-evidence basis



Fewer carriers declined to grandfather coverage for CI



Greater Life NEL increases were seen for groups of more than 2,500 lives



Based on average certificate
face amounts of \$100,000

CI overall maximums varied widely from company to company

